Jeffrey Cosgrove-Cook
Homeless Response HUB 3 Coordinator
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207-295-6364
United Way of Mid Coast Maine

My name is Jeffrey Cosgrove-Cook, and I am submitting testimony in support of LD 641. I am employed as the HUB 3 Homeless Response Coordinator, serving the towns of Brunswick and Harpswell, as well as the counties of Sagadahoc, Lincoln, Knox, and Waldo.

According to HMIS (Homeless Management Information System) data from February 2025, there are at least 110 actively homeless single adults within the Midcoast region, as well as 26 families. These numbers only reflect people who have engaged with service providers that input data into the Homeless Management System, so we believe the actual number is much greater. Inflow and outflow reports over the past 12 months indicate that inflow into the system has exceeded outflow for 8 of those months. This means the system is not effectively assisting people in transitioning from homelessness to stable housing, largely due to a lack of resources. The ability to successfully transition someone from a state of homelessness to being successfully housed can be challenging, even when access to traditional resources such as vouchers and landlords willing to accept the vouchers are available. However, research shows that one of the most effective ways to combat homelessness is to prevent it from happening in the first place.

Diversion programs can effectively prevent episodes of homelessness that would otherwise continue to overburden existing systems and wreak havoc on the lives of individuals and families. While we are all familiar with the Federal Poverty Guidelines, a much more robust indicator of who would benefit most from expanded diversion programs can be measured using ALICE data. ALICE, which stands for **"Asset Limited, Income Constrained, Employed,"** is a rubric that essentially measures the percentage of people in our communities who are living paycheck to paycheck—just one catastrophic car repair or medical bill away from financial hardship that could jeopardize their housing security. As an example, in two of the counties I serve in my role as HUB Coordinator, ALICE data from 2022 show that over 30% of individuals earn more than the Federal Poverty Guideline yet are still classified as ALICE. For example:

- **Knox County** has a poverty rate of 11% and an ALICE rate of 30%.
- **Waldo County** has a poverty rate of 14% and an ALICE rate of 31%.

This means that up to **42% of individuals in Waldo County** may face extremely difficult choices between paying rent or buying food if they are suddenly burdened by an unexpected financial event. These are the working poor. These are the people who will benefit from expanding diversionary programs, and these are the people at risk of losing housing stability. These are our neighbors and they need our help.

Diversion programs make social sense, but they also make fiscal sense. The cost of expanding diversion programs yields tremendous dividends by preventing families and individuals from falling into homelessness.
I urge your support of LD 641.
Thank you.

Sincerely,
Jeff Cosgrove-Cook
Homeless Response HUB 3 Coordinator

Jeffrey Cosgrove-Cook
Brunswick
LD 641

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